

## UNITED STATES BANKRUPTCY COURT District of Nebraska U.S. Bankruptcy Court

## Notice of Chapter 7 Bankruptcy Case, Meeting of Creditors, & Deadlines

A chapter 7 bankruptcy case concerning the debtor(s) listed below was filed on 4/7/08.

You may be a creditor of the debtor. **This notice lists important deadlines.** You may want to consult an attorney to protect your Rights. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below. NOTE: The staff of the bankruptcy clerk's office cannot give legal advice.

### See Reverse Side For Important Explanations

Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

John Landon Kennedy  
aka John L. Kennedy  
1714 West 4th Street  
Hastings, NE 68901

Case Number:  
08-40892-TLS

Social Security/Taxpayer ID/Employer ID/Other Nos.:  
xxx-xx-6481

Attorney for Debtor(s) (name and address):

John Landon Kennedy  
1714 West 4th Street  
Hastings, NE 68901  
Telephone number:

Bankruptcy Trustee (name and address):

John A. Wolf  
Chapter 7 Trustee  
Box 460  
Grand Island, NE 68802  
Telephone number: (308) 384-1635

### Meeting of Creditors

Date: **June 10, 2008**

Time: **02:00 PM**

Location: **College Park, 3180 West Highway 34, Room 204, Grand Island, NE 68801**

### Presumption of Abuse under 11 U.S.C. § 707(b)

*See "Presumption of Abuse" on reverse side.*

The presumption of abuse does not arise.

### Deadlines:

Papers must be *received* by the bankruptcy clerk's office by the following deadlines:

**Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts: 8/9/08**

### Deadline to Object to Exemptions:

Thirty (30) days after the *conclusion* of the meeting of creditors.

### Creditors May Not Take Certain Actions:

In most instances, the filing of the bankruptcy case automatically stays certain collection and other actions against the debtor and the debtor's property. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay. If you attempt to collect a debt or take other action in violation of the Bankruptcy Code, you may be penalized. Consult a lawyer to determine your rights in this case.

### Please Do Not File a Proof of Claim Unless You Receive a Notice To Do So.

### Creditor with a Foreign Address:

A creditor to whom this notice is sent at a foreign address should read the information under "Do Not File a Proof of Claim at This Time" on the reverse side.

#### Address of the Bankruptcy Clerk's Office:

460 Federal Building  
100 Centennial Mall North  
Lincoln, NE 68508  
Telephone number: (402)437-5100

#### For the Court:

Clerk of the Bankruptcy Court:  
Diane Zech

Hours Open: Monday – Friday 8:00 AM – 4:30 PM

Date: 4/22/08

## EXPLANATIONS

B9A (Official Form 9A) (12/07)

Filing of Chapter 7 Bankruptcy Case	A bankruptcy case under Chapter 7 of the Bankruptcy Code (title 11, United States Code) has been filed in this court by or against the debtor(s) listed on the front side, and an order for relief has been entered.
Legal Advice	The staff of the bankruptcy clerk's office cannot give legal advice. Consult a lawyer to determine your rights in this case.
Creditors Generally May Not Take Certain Actions	Prohibited collection actions are listed in Bankruptcy Code §362. Common examples of prohibited actions include contacting the debtor by telephone, mail or otherwise to demand repayment; taking actions to collect money or obtain property from the debtor; repossessing the debtor's property; starting or continuing lawsuits or foreclosures; and garnishing or deducting from the debtor's wages. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although the debtor can request the court to extend or impose a stay.
Presumption of Abuse	If the presumption of abuse arises, creditors may have the right to file a motion to dismiss the case under § 707(b) of the Bankruptcy Code. The debtor may rebut the presumption by showing special circumstances.
Meeting of Creditors	A meeting of creditors is scheduled for the date, time and location listed on the front side. <i>The debtor (both spouses in a joint case) must be present at the meeting to be questioned under oath by the trustee and by creditors. At the meeting, the debtor(s) will be required to provide a picture ID to verify identification and must also provide proof of social security number to the trustee.</i> Creditors are welcome to attend, but are not required to do so. The meeting may be continued and concluded at a later date without further notice.
Do Not File a Proof of Claim at This Time	There does not appear to be any property available to the trustee to pay creditors. <i>You therefore should not file a proof of claim at this time.</i> If it later appears that assets are available to pay creditors, you will be sent another notice telling you that you may file a proof of claim, and telling you the deadline for filing your proof of claim. If this notice is mailed to a creditor at a foreign address, the creditor may file a motion requesting the court to extend the deadline.
Discharge of Debts	The debtor is seeking a discharge of most debts, which may include your debt. A discharge means that you may never try to collect the debt from the debtor. If you believe that the debtor is not entitled to receive a discharge under Bankruptcy Code §727(a) <i>or</i> that a debt owed to you is not dischargeable under Bankruptcy Code §523(a)(2), (4), or (6), you must start a lawsuit by filing a complaint in the bankruptcy clerk's office by the "Deadline to File a Complaint Objecting to Discharge of the Debtor or to Determine Dischargeability of Certain Debts" listed on the front side. The bankruptcy clerk's office must receive the complaint and any required filing fee by that Deadline.
Exempt Property	The debtor is permitted by law to keep certain property as exempt. Exempt property will not be sold and distributed to creditors. The debtor must file a list of all property claimed as exempt. You may inspect that list at the bankruptcy clerk's office. If you believe that an exemption claimed by the debtor is not authorized by law, you may file an objection to that exemption. The bankruptcy clerk's office must receive the objections by the "Deadline to Object to Exemptions" listed on the front side.
Bankruptcy Clerk's Office	Any paper that you file in this bankruptcy case should be filed at the bankruptcy clerk's office at the address listed on the front side. You may inspect all papers filed, including the list of the debtor's property and debts and the list of the property claimed as exempt, at the bankruptcy clerk's office.
Creditor with a Foreign Address	Consult a lawyer familiar with United States bankruptcy law if you have any questions regarding your rights in this case.
Abandonment of Assets	Within 21 days after the § 341(a) meeting is held, the trustee will file with the court a list of property to be abandoned. If no objection to the list is filed within 40 days after the § 341(a) meeting is held, the property will be deemed abandoned without further action by the court. (To determine the date the § 341(a) meeting is actually held, interested parties may contact the office of the U.S. Trustee at (402) 221-4300.
Appointment of Trustee	The trustee named on the front side is the interim trustee appointed by the U.S. Trustee to serve under general blanket bond.
Debtor's Duty	As a requirement for discharge, the debtor must complete a Personal Financial Management Course and file a Debtor Education Course Certificate proving compliance. If the Debtor Education Course Certificate is not timely filed with the court, the debtor's case will be closed without a discharge. No advance notice of the closing will be given to the debtor.
Refer to Other Side for Important Deadlines and Notices	

Bankruptcy Noticing Center  
2525 Network Place, 3rd Floor  
Herndon, Virginia 20171-3514

# CERTIFICATE OF SERVICE

District/off: 0867-4  
Case: 08-40892

User: nremingto  
Form ID: B9A

Page 1 of 1  
Total Served: 31

Date Rcvd: Apr 22, 2008

The following entities were served by first class mail on Apr 24, 2008.

db +John Landon Kennedy, 1714 West 4th Street, Hastings, NE 68901-4805  
tr +John A. Wolf, Chapter 7 Trustee, Box 460, Grand Island, NE 68802-0460  
cr Recovery Management Systems Corp., 25 SE 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
2895643 Accounts Management, Inc., P.O. Box 1843, Sioux Falls, SD 57101-1843  
2895652 American Family Insurance, P.O. Box 9462, Minneapolis, MN 55440-9462  
2895653 Avera University Psychiatry Associates, 3816 S. Elmwood Avenue, Sioux Falls, SD 57105-6538  
2895668 Bankruptcy Clerk's Office, 400 S. Phillips Ave., Room 104, Sioux Falls, SD 57104-6851  
2895669 Bruce J. Gering, Office of the U.S. Trustee, 230 S Phillips Ave, Suite 502,  
Sioux Falls, SD 57104-6321  
2895654 Citifinancial Retail Services, P.O. Box 6933, The Lakes, NV 88901-6933  
2895655 Credit Collections Services, Two Wells Drive, Dept. AMFA, Newton, MA 02459-3208  
2895645 Credit Management Services, P.O. Box 931, Brookfield, WI 53008-0931  
2895656 Dacotah Bank, P.O. Box 298, Clark, SD 57225-0298  
2895646 Dollar Loan Center, 105 9th Avenue SE, Watertown, SD 57201-4843  
2895659 GMAC, Payment Processing Center, P.O. Box 830069, Baltimore, MD 21283-0069  
2895647 HSBC, Corporate Receivables, Inc., 3003 N. Central Avenue, Suite 320,  
Phoenix, AZ 85012-2904  
2895660 Human Service Agency, Attn Collections Ext 126, P.O. Box 1030, Watertown, SD 57201-6030  
2895661 ITC, 107 2nd Avenue NW, P.O. Box 218, Clark, SD 57225-0218  
2895648 JcPenny, P.O. Box 960090, Orlando, FL 32896-0090  
2895670 Jesse J. Ronning, Fite & Pierce Law Office, 316 Fourth St, PO Box 524,  
Brookings, SD 57006-0524  
2895662 M&I Ilsley Bank, 770 North Water Street, Milwaukee, WI 53202-3593  
2895649 Northwestern Energy, P.O. Box 1338, Butte, MT 59702-1338  
2895651 Recovery Management Systems Corporation, Attn: Ramesh Singh, 25 S.E. 2nd Avenue, Suite 1120,  
Miami, FL 33131-1605  
2895665 Sanford Health, P.O. Box 5074, Sioux Falls, SD 57117-5074  
2895650 Sioux Valley Clinic, D/B/A Sanford Health, P.O. Box 290, Watertown, SD 57201-0290  
2895666 Sioux Valley Clinical Laboratories, P.O. Box 5056, Sioux Falls, SD 57117-5056  
2895667 Wells Fargo Home Mortgage, 20 North Maple, Watertown, SD 57201-3648

The following entities were served by electronic transmission on Apr 23, 2008.

tr +EDI: QJAWOLF.COM Apr 22 2008 21:20:00 John A. Wolf, Chapter 7 Trustee, Box 460,  
Grand Island, NE 68802-0460  
2895644 EDI: CIAC.COM Apr 22 2008 21:20:00 Citifinancial, P.O. Box 6931, The Lakes, NV 88901-6931  
2895655 EDI: CCS.COM Apr 22 2008 21:20:00 Credit Collections Services, Two Wells Drive,  
Dept. AMFA, Newton, MA 02459-3208  
2895657 EDI: RMSC.COM Apr 22 2008 21:20:00 Dillard's, P.O. Box 960012, Orlando, FL 32896-0012  
2895658 EDI: AMINFOFP.COM Apr 22 2008 21:20:00 First Premier Bank, P.O. Box 5147,  
Sioux Falls, SD 57117-5147  
2895663 EDI: HFC.COM Apr 22 2008 21:20:00 Menards, Retail Services, Dept. 7680,  
Carol Stream, IL 60116-0001  
2895651 EDI: RECOVERYCORP.COM Apr 22 2008 21:20:00 Recovery Management Systems Corporation,  
Attn: Ramesh Singh, 25 S.E. 2nd Avenue, Suite 1120, Miami, FL 33131-1605  
2895664 E-mail/PDF: kiae@simmassociates.com Apr 23 2008 00:34:14 SIMM Associates, Inc.,  
P.O. Box 7526, Newark, DE 19714-7526

TOTAL: 8

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

2895672 End of Label Matrix, Mailable recipients 29, Bypassed recipients 0, Total 29  
2895671\* John Landon Kennedy, 1714 West 4th Street, Hastings, NE 68901-4805

TOTALS: 1, \* 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have served the attached document on the above listed entities in the manner shown, and prepared the Certificate of Service and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 24, 2008

Signature:

